

On page 5, line 15, replace "associated value" with --associated stored value--.

On page 5, line 20, replace "E-Gift" with --e-Gift--.

On page 10, line 6, after "purchase" insert --of a transfer instrument--.

On page 10, line 7, replace "purchaser has" with --purchaser of a transfer instrument also has--.

On page 10, line 20, after "although" insert --transfer instruments are--.

On page 11, line 8, after "perceived" insert --in the same way--.

On page 11, line 9, replace "money in the same way," with --money--.

On page 13, line 12, replace "distribution" with --distribution--.

On page 13, line 15, replace "address, SSN," with --address, Social Security number (SSN)--.

On page 13, line 21, replace "accepting same" with --accepting the same--.

On page 13, line 22, replace "issuer activates" with --issuer 10 activates--.

On page 14, line 7, replace "infrastructure 50," with --infrastructure--.

On page 14, line 12, after "amount in the" insert --issuing bank's host--.

On page 14, line 13, replace "DDA account" with --Demand Deposit account (DDA)--.

On page 14, line 13, replace "Issuing Bank" with --Issuing Bank 20--.

On page 14, line 15, after "Issuing Bank" insert --20--.

On page 14, line 18, after "Bank" insert --20--.

On page 15, line 11, replace "issuer" with --issuer 10--.

On page 15, line 13, replace "Issuing Bank" with --Issuing Bank 20--.

On page 15, line 13, replace "instrument issuer" with --instrument issuer 10--.

On page 15, line 14, after "issuer" insert --10--.

On page 15, line 14, replace "Issuing Bank" with --Issuing Bank 20--.

On page 16, line 5, after "transaction" insert --in which case they are not "physical cards"--.

On page 16, line 17, replace "each other" with --each other,--.

On page 17, line 15, replace "foregoing is" with --foregoing are--.

On page 17, line 15, replace "which operates" with --and Discover which operate--.

On page 19, line 2, before "which will" insert --, --.

On page 19, line 3, after "transaction" insert --, --.

On page 19, line 5, replace "module damaged" with --module holding the value is damaged--.

On page 27, line 4, after "acquired" insert --, --.

On page 27, line 12, after "connect" insert --, --.

On page 27, line 12, after "available" insert --via the Web--.

On page 32, line 21, after "as shown" insert --in figures 6A and 6B--.

On page 33, line 9, replace "transfer instrument" with --a transfer instrument--.

On page 33, line 11, replace "bank" with --bank 20--.

On page 33, line 13, replace "issuing bank" with --issuing bank 20--.

On page 35, line 14, after "reasons" insert --, --.

On page 36, line 6, replace "purchaser" with --purchaser 236--.

On page 36, line 7, replace "the purchaser" with --the purchaser 236--.

On page 36, line 8, replace "purchaser" with --purchaser 236--.

On page 36, line 13, replace "the purchaser" with --the purchaser 236--.

On page 36, line 14, after "balance" insert --, --.

On page 36, line 16, replace "purchaser" with --purchaser 236--.

On page 36, line 18, replace "offeror. The" with --offeror, the--.

On page 37, line 1, replace "purchaser clicks" with --purchaser 236 clicks--.

On page 37, line 2, replace "information" with --purchaser supplied information--.

On page 38, line 1, replace "purchaser" with --purchaser 236--.

On page 38, line 10, replace "the purchaser" with --the purchaser 236--.

On page 38, line 16, replace "purchaser" with --purchaser 236--.

On page 38, line 18, after "address" insert --, --.

On page 39, line 6, replace "purchaser" with --purchaser 236--.

On page 39, line 13, replace "purchaser" with --purchaser 236--.

On page 39, line 19, replace "purchaser of" with --purchaser 236 of--.

On page 39, line 19, replace "purchaser may" with --purchaser 236 may--.

On page 39, line 20, replace "purchaser as" with --purchaser 236 as--.

On page 39, line 20, replace "purchaser back" with --purchaser 236 back--.

On page 39, line 21, replace "purchaser" with --purchaser 236--.

On page 39, line 22, after "purchaser" insert --236--.

On page 40, line 5, replace "purchaser" with --purchaser 236--.

On page 41, line 1, after "purchaser" insert --236--.

On page 41, line 2, replace "purchaser" with --purchaser 236--.

On page 41, line 18, after "purchaser" insert --236--.

On page 41, line 22, replace "by the purchaser" with --by the purchaser 236--.

On page 41, line 22, replace "purchaser may" with --purchaser 236 may--.

On page 42, line 4, after "purchaser" insert --236--.

On page 44, line 13, after "state diagrams" insert --of FIGS. 8 through 13 collectively--.

On page 45, line 2, replace "prospective purchaser" with --prospective purchaser 920--.

On page 45, line 2, after "home page" insert --925--.

On page 45, line 3, after "website is displayed" insert --and--.

On page 45, line 4, replace "the purchaser" with -- the purchaser 920--.

On page 46, line 2, replace "home page" with --home page 925--.

On page 46, line 10, replace "purchase form" with --purchase form 930--.

On page 46, line 22, replace "purchaser" with --purchaser 920--.

On page 47, line 2, replace "prospective purchaser" with --prospective purchaser 920--.

On page 47, line 3, replace "the form" with --the form 930--.

On page 47, line 4, replace "prospective purchaser" with --prospective purchaser 920--.

On page 47, line 8, replace "the purchaser" with --the purchaser 920--.

On page 47, line 9, replace "prospective purchaser" with --prospective purchaser 920--.

On page 47, line 10, after "The prospective" insert --purchaser 920--.

On page 47, line 12, replace "form" with --form 930--.

On page 47, line 13, replace "prospective purchaser" with --prospective purchaser 920--.

On page 47, line 16, replace "prospective purchaser" with --prospective purchaser 920--.

On page 48, line 1, replace "prospective purchaser" with --prospective purchaser 920--.

On page 48, line 5, after "prospective purchaser" insert --920--.

On page 48, line 7, replace "create records" with --create database records in the database

222--.

On page 48, line 8, replace "the purchaser" with --the purchaser 920--.

On page 48, line 10, after "purchaser" insert --920--.

On page 48, line 10, replace "home page" with --home page 925--.

On page 48, line 11, after "specified," delete --3171--.

On page 48, line 12, replace "4001the e-mail" with --the e-mail--.

On page 48, line 13, replace "database" with --database 222--.